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In the Matter of:

	:	UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Denni Cotera	:	Honorable Vincent F. Papalia
	:	CASE NO. 17-34921
Debtor	:	CHAPTER 13

**OBJECTION TO APPLICATION FOR EARLY TERMINATION OF LOSS
MITIGATION PERIOD**

I, Russell L. Low, being of full age, hereby certify the following:

1. On July 13, 2018, US BANK TRUST, N.A. filed an Application for Early Termination of the Loss Mitigation Period.
2. The Debtor is requesting additional time to provide an update to the lender regarding their loan modification intentions.
3. Therefore, the request to terminate the Loss Mitigation Period should be denied to allow the Debtor to communicate with the lender via the DMM Portal about her intentions in regards to the loan modification denial.
4. I certify that the foregoing statements made by me are true.

Dated: July 16, 2018

/s/ Russell L. Low, Esq.
RUSSELL L. LOW, ESQ.
Attorney for Debtor